

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PA
WILKES BARRE DIVISION**

In re: GERARD F. MCDOWELL	§	Case No. 5:19-bk-03008
MARY THERESE MCDOWELL	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/13/2019.
- 2) The plan was confirmed on 11/25/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was converted on 02/22/2022.
- 6) Number of months from filing or conversion to last payment: 30.
- 7) Number of months case was pending: 34.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have NOT cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 36,105.35	
Less amount refunded to debtor(s)	\$ 442.33	
NET RECEIPTS		\$ 35,663.02

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,398.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,641.03	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,039.03
Attorney fees paid and disclosed by debtor(s):	\$ 1,584.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
PATRICK ANTHONY KANE, III	Lgl	0.00	NA	NA	2,398.00	0.00
DISCOVER	Uns	0.00	7,943.50	7,943.50	2,366.02	0.00
DISCOVER	Uns	5,205.00	5,588.09	5,588.09	1,664.44	0.00
CAVALRY PORTFOLIO SERVICES,	Uns	4,049.00	4,049.46	4,049.46	1,206.16	0.00
RESURGENT CAPITAL SERVICES	Uns	1,549.00	1,796.27	1,796.27	535.03	0.00
AMERICAN EXPRESS	Sec	0.00	5,850.56	0.00	0.00	0.00
AMERICAN EXPRESS	Uns	5,850.00	5,850.56	5,850.56	1,742.62	0.00
CHASE BANK USA	Uns	7,435.00	7,816.73	7,816.73	2,328.26	0.00
CHASE BANK USA	Uns	7,272.00	7,645.92	7,645.92	2,277.38	0.00
CHASE BANK USA	Uns	1,080.00	1,241.31	1,241.31	355.76	0.00
CHASE BANK USA	Uns	8,207.00	8,640.96	8,640.96	2,573.76	0.00
WILKES BARRE GENERAL	Uns	1,463.59	1,442.44	1,442.44	429.64	0.00
NAPA PENNSYLVANIA	Uns	0.00	54.28	54.28	15.56	0.00
BANK OF AMERICA	Uns	13,581.00	13,967.74	13,967.74	4,160.37	0.00
BECKET & LEE	Uns	3,225.00	1,747.32	1,747.32	520.45	0.00
CREDIT FIRST	Uns	1,797.00	1,797.16	1,797.16	535.30	0.00
BANK OF AMERICA	Uns	2,777.00	3,032.89	3,032.89	903.36	0.00
MIDLAND CREDIT MGMT;	Uns	3,582.00	3,581.73	3,581.73	1,066.83	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
NATIONSTAR MORTGAGE LLC D/B/	Sec	0.00	NA	NA	0.00	0.00
AMERICAN INFOSOURCE	Uns	0.00	247.66	247.66	70.98	0.00
QUANTUM3 GROUP, LLC	Uns	1,656.00	1,889.58	1,889.58	562.82	0.00
QUANTUM3 GROUP, LLC	Uns	2,567.00	2,875.13	2,875.13	856.37	0.00
SYNCHRONY BANK	Uns	5,721.00	5,721.40	5,721.40	1,704.16	0.00
SYNCHRONY BANK	Uns	2,536.00	2,768.92	2,768.92	824.74	0.00
CITIBANK, N.A.	Uns	2,569.00	2,569.55	2,569.55	765.35	0.00
QUANTUM3 GROUP, LLC	Uns	3,426.00	3,785.99	3,785.99	1,127.68	0.00
PORTFOLIO RECOVERY	Uns	0.00	6,614.15	6,614.15	1,970.05	0.00
SELECT PORTFOLIO SERVICING	Sec	11,217.00	10,485.74	0.00	0.00	0.00
NATIONSTAR MORTGAGE LLC D/B/	Sec	129,844.00	125,542.29	60.90	60.90	0.00
DISCOVER FINANCIAL	Sec	7,943.00	NA	NA	0.00	0.00
CITICARDS CBNA	Uns	1,815.00	NA	NA	0.00	0.00
FROST-ARNETT	Uns	351.70	NA	NA	0.00	0.00
GARY T. VERAZIN, MD	Uns	817.00	NA	NA	0.00	0.00
INTERNATIONAL MEDICAL GROUP	Uns	185.80	NA	NA	0.00	0.00
NORTH AMERICAN PARTNERS IN	Uns	108.56	NA	NA	0.00	0.00
SYNCHRONY BANK	Uns	4,091.00	NA	NA	0.00	0.00
SYNCHRONY BANK/CARE CREDIT	Uns	7,577.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 60.90	\$ 60.90	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 60.90	\$ 60.90	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 102,668.74	\$ 30,563.09	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,039.03	
Disbursements to Creditors	\$ 30,623.99	
TOTAL DISBURSEMENTS:		\$ 35,663.02

12) The Trustee certifies that the foregoing summary is true and complete and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests that the Trustee be discharged and granted such other relief as may be just and proper.

Date: 05/26/2022

By: s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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